

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: PRUDENCE TRACY-ANN BERNARD-TYNES Case No. 17-bk-18384

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/13/2017.
- 2) The plan was confirmed on 10/23/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/30/2021.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,617.13.
- 10) Amount of unsecured claims discharged without full payment: \$40,540.46.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 4,915.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 4,915.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,150.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 382.79	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,532.79</b>
Attorney fees paid and disclosed by debtor(s):	\$ 300.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GEORGETTE MILLER, ESQ.	Lgl	4,450.00	NA	NA	4,150.00	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	1,259.82	1,259.82	23.99	0.00
ALLY	Sec	15,024.00	14,614.53	14,614.53	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	2,103.10	2,103.10	40.05	0.00
CITIZENS BANK OF PA	Sec	784.00	356.50	356.50	0.00	0.00
MIDFIRST BANK	Sec	0.00	24,265.28	24,265.28	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	285.00	377.07	377.07	7.18	0.00
PORTFOLIO RECOVERY ASSO	Uns	662.00	714.79	714.79	13.61	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	1,324.43	1,324.43	25.22	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	1,363.00	1,502.76	1,502.76	28.61	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	953.00	1,076.85	1,076.85	20.50	0.00
TD BANK USA N.A.	Uns	432.00	528.86	528.86	10.07	0.00
Navient	Uns	0.00	11,185.60	11,185.60	212.98	0.00
MIDLAND MORTGAGE CO	Sec	24,984.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	2,062.00	NA	NA	0.00	0.00
CITIZENS BANK	Uns	443.78	NA	NA	0.00	0.00
COMEMITY BANK/ASHLEY	Uns	1,193.00	NA	NA	0.00	0.00
COMENITY BANK/VENUS	Uns	1,290.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMENITY CAPITAL/MODELL	Uns	2,198.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	4,391.00	NA	NA	0.00	0.00
DEP OF ED/NAVIENT	Uns	4,370.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	2,463.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	1,164.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	466.03	NA	NA	0.00	0.00
PECO	Uns	66.00	NA	NA	0.00	0.00
PGW	Uns	218.76	NA	NA	0.00	0.00
VERIZON	Uns	121.00	NA	NA	0.00	0.00
VERIZON	Uns	302.38	NA	NA	0.00	0.00
WATER REV. BUREAU	Uns	100.44	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 24,621.78	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 14,614.53	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 39,236.31</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 20,073.28</b>	<b>\$ 382.21</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,532.79	
Disbursements to Creditors	\$ 382.21	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 4,915.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/15/2021

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.